

Calendar

Financial Security Workshops

For details, visit www.aarp.org/sd. To register, call 1-877-926-8300.

June 30, 1 – 8 p.m.
Rapid City

Aug. 29, 1 – 8 p.m.
Huron, Crossroads Hotel

Financial Management Brown Bag Luncheons

Free lunch. Call 1-877-926-8300 after July 2 to register.

July 16: Identity Theft
Mitchell

July 17: Unintended Consequences of Your Estate Plan
Milbank

Happy 50th Anniversary AARP!

July 1, 1 p.m., Crazy Horse Memorial, Custer. For details go to www.aarp.org/sd.

Aug. 30, 10 a.m. – noon, South Dakota State Fair, Huron. AARP South Dakota sponsors the “We Found Sound” Show Choir.

Volunteer

Help direct AARP state activities.

AARP South Dakota needs to fill two positions on its Executive Council. For details e-mail sdjennings@aarp.org or call 1-866-542-8172.

In This Issue

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Key victories help with health care, tax credits and consumer protection.

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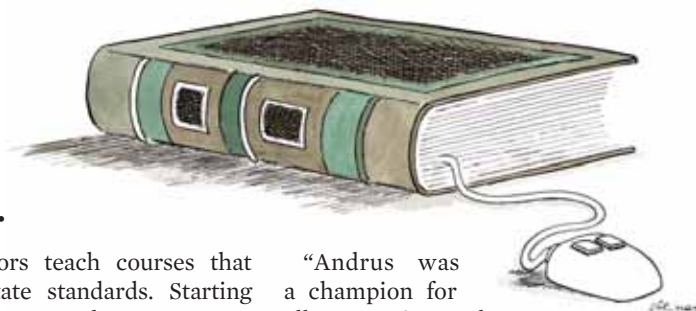
“Older South Dakotans say they want to remain in their homes and communities.” Gov. M. Michael Rounds (R)

Divided We Fail 4

The uninsured face an uphill climb.

Rural Connections: Expanding Schools

An award-winning program links remote students statewide with certified teachers.



AT ONE TIME IN RURAL AMERICA, eight years of schooling was the norm. That’s still the case for many in South Dakota’s Hutterite colonies. But an innovative program in the Chester School District is changing that. “Our colonies realize students need more than an eighth-grade education and to earn a high school education is important in this society,” said Chester School Superintendent Mark Greguson.

Through distance learning, the Chester Area Cyber School (CACS) offers high school classes to Hutterite students over a closed-circuit intranet. Certified

instructors teach courses that meet state standards. Starting with just 30 students two years ago, the program now enrolls 260 students in 26 colonies, including 68 students age 21 and older.

“CACS showed a creative use of technology to meet the educational needs of rural students,” said Pat Gross, state president of AARP South Dakota. For that reason, AARP chose CACS to receive the \$10,000 Ethel Percy Andrus Legacy Award for Innovation in honor of AARP’s 50th Anniversary. The award honors AARP’s founder, a pioneering educator and high school principal.

“Andrus was a champion for all generations who believed, as we do today, that the generations are connected by a strong commitment to values, community and service,” said AARP South Dakota State Director Sarah Jennings.

AARP is donating more than \$1 million to educational programs, including \$10,000 to one public high school in every state and \$100,000 to schools in six cities that are focal points for the anniversary celebration.

Read more about the awards at www.aarp.org/legacyaward.

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People



AARP South Dakota welcomes **Larry Wilson** of Watertown as the new state coordinator for the AARP Driver

Safety Program. Wilson has been an instructor for the program for four years. He welcomes the challenge to increase the number of instructors in South Dakota and the number of participants. To learn about becoming an instructor, e-mail larrywilson@gmail.com or call 605-886-5386.

AARP South Dakota thanks **John Hirsch** of Rapid City for his two years of service as state coordinator of the AARP Driver Safety Program.



The South Dakota Retired Teachers Association (SDRTA) appointed **Shirley Eisnach** of Pierre to serve as its volunteer executive director. A past president of the SDRTA, Eisnach serves as the AARP South Dakota Executive Council's liaison to the organization.

Fifth-grader **Sydney Palmer** of Pierre won the 2008 AARP South Dakota Grandparent Essay Contest.



Her essay about her grandfather Lynn Petersen was chosen from 700 submissions from across the state. She wrote: "My wish is that every child could have a relationship with an older person like I have with my grandpa." Palmer received a \$500 savings bond, a medal and a plaque. AARP supports the annual Grandparent Essay Contest to raise awareness about the more than 8,000 children living in grandparent-headed households in South Dakota. Of those children, more than 5,000 lack any parental presence in the home.

IN YOUR POCKET

Digital TV Transition Clock Is Ticking

In the fall of 2005, Congress approved a plan for digital television (DTV) transition

and set a date, Feb. 17, 2009, to end all analog broadcasts. After that date, television signals will be broadcast exclusively in digital format. Television sets connected to cable or satellite won't be affected. Sets not connected to cable or satellite, however, or older sets that do not have a built-in digital tuner will need a converter box to continue receiving a signal. If you need to purchase a converter box, you can request up to two \$40 coupons to help defray the cost. To find out whether you need to purchase a converter box, order your coupons or get additional information call 1-888-DTV-2009 or visit www.dtv2009.gov.



FOR YOUR HEALTH

Travelers' Warning: Know Your Insurance

Health is something most of us take for granted. Not Mayra Gomez of Sioux Falls. "Your number one priority should be your health," said Gomez. "There is only one life. Even if you're a millionaire, you still only have your health." She knows how fragile life can be. In 2007, her stepfather Mike McEvoy died in a Panama hospital after suffering a stroke while on vacation, unable to afford the treatment that might have saved his life.

"People need to understand that insurance may not cover treatment overseas," Gomez said. Her stepfather relied on Medicare for health care here at home, but Medicare and Medicaid do not provide payment for medical services outside the United States. Gomez shares her stepfather's story to make others aware of the importance of knowing what Medicare will and won't cover while traveling. She also encourages people to purchase additional travel insurance, especially when venturing outside America's borders. To find out what Medicare does — and doesn't — cover, visit www.medicare.gov/coverage; select "South Dakota" in the list of states and "Travel Outside the United States" in the list of topics.

IN THE STATEHOUSE

Three Wins Posted in Legislative Session

The 2008 legislative session proved successful on several fronts, namely health care, tax credits for low-income older South Dakotans and residents

Get Moving, Make a Difference

Summer brings chances to help across the state:

Parkinson's Walk, June 14, Spencer Park, Sioux Falls. Join the Parkinson Association of South Dakota (PASD) for its annual Walk-a-thon. For information about the Walk-a-thon or support groups in your area, call the PASD office at 605-328-4227 or Sanford Healthformation at 333-4444.

Bikers for Babies Poker Run, June 28, Black Hills Harley Davidson, 2820 Harley Drive, Rapid City. Motorcycle enthusiasts help premature babies by participating in the 2nd Annual March of Dimes event. For information, call the March of Dimes at 605-334-8203.

American Cancer Society Relay for Life, July 19, Redfield Football Field, Redfield, and August 15, Sturgis City Park, Sturgis. For details or to find an event in your area, visit www.relay.acsevents.org.

Alzheimer's Association Memory Walk, Sept. 13, Sertoma Park, Sioux Falls. Raise awareness and funds for care, support and research. For more information, call 605-339-4543.

Komen South Dakota Race for the Cure, Sept. 28, Vermillion. Join the state's first Komen Race for the Cure, a 5K run/fitness walk. For more information, call 605-297-9102 or visit www.komensouthdakota.com.

with disabilities, and stronger consumer protections. Here are some highlights:

□ Senate bill 182 expands the content of the hospital price reporting Web site (<http://hospitalpricing.sd.gov>) to include average cost, median cost and payment mix for inpatient hospital charges. It also provides for the development of a system for disclosing charges for outpatient procedures.

□ House bill 1276 extended the South Dakota Elderly and Disabled Tax Credit program, which provides sales and property tax relief to older and low-income residents. The measure also raised the income eligibility guidelines to \$10,250 for an individual and \$13,250 for a married couple.

□ House bill (HB) 1059 eliminated a cap that restricted the number of staff members the attorney general could employ to investigate consumer complaints. HB 1060 lengthened the statute of limitations on deceptive practices cases to four years, so that South Dakota can join more multistate actions, which sometimes take more time than was allowed by state statutes. Both measures strengthen consumer protections in the state.

AARP supported all these measures. To join AARP South Dakota's advocacy efforts, e-mail Sam Wilson at swilson@aarp.org or call 1-866-542-8172 toll free.

🏆 At the 2007 South Dakota Senior Games, the women's champion in the 70 – 74 age category hurled a discus more than 57 feet.

🗺️ For tips on what to consider when traveling abroad, visit the U.S. Department of State Web site at www.travel.state.gov.



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Shirley Eisnach
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OTHER VOLUNTEER LEADERS

Larry Wilson
 Driver Safety State Coordinator

Elmer Neussendorfer
 Tax-Aide State Coordinator

Charollene Coates
 Retired Teachers Association
 State President

719

**Number of drivers who took
 the AARP Driver Safety
 Program course in South
 Dakota last year.**

Q&A



Volunteer State President Pat Gross presents Gov. Rounds with a 50th Anniversary cake during Lobby Days 2008.

**‘Divided We Fail’
 Issues at Home**

AARP South Dakota spoke with Gov. M. Michael Rounds (R) about health care and financial security.

Q. *Most of South Dakota’s uninsured – 9 percent of adults – work at jobs that do not offer benefits. What can be done to make health care affordable and accessible to everyone?*

A. Our uninsured rate is significantly lower than the national rate, but if you’re among that percentage, it’s a huge problem. That’s why we’re working to implement the recommenda-

tions of the Zaniya Task Force, which include leveraging funds and partnerships; offering additional, more affordable insurance continuation options; using technology to promote quality and efficiency; increasing enrollment in public programs; and creating a high-risk pool to extend coverage. These stepping stones require a multi-year commitment.

Q. *Savings rates are at historical lows. What can be done to help people plan better for the future?*

A. In the “Own Your Future” campaign, the Governor’s Office and the Department of Social Services partnered with the federal government to inform residents of the importance of planning ahead for long-term care. I sent letters to all residents age 45 – 65, encouraging them to order a free planning kit. Last July, we implemented the Long-Term Care Partnership Program, which offers affordable insurance and a way to receive care without depleting assets. Since September, we have visited 37 communities, hosting more than 100 sessions for 1,200 attendees. Twenty partnership-

approved policies can now be sold in South Dakota.

Q. *What long-term care initiatives would you like to see that would address the state’s aging population?*

A. First: expand and enhance home and community-based services. Wherever I visit with older South Dakotans, they always say they want to remain in their homes and communities as long as possible. Second: focus on making sure folks who need long-term care have quality providers near their community or their families. This will require some tough decisions on how to move nursing home beds to where the need is. Third: develop innovative ways of educating and expanding our health care workforce, so adequate numbers are trained to care for our aging population. We launched the Workforce 2025 initiative to make sure we have the resources to fill positions left open as workers retire.

For more detail on these programs, visit the state’s Web site at www.sd.gov.

FROM THE STATE OFFICE

Get Engaged. Get Involved. Get Answers!



Do you agree we need to find solutions to the health care and financial security crises in this country? If you answered yes, then I encourage you to take action – get engaged, get involved and get answers.

Get engaged by signing the Divided We Fail pledge and sharing a story about a health care or financial security challenge. Go to www.dividedwe-fail.org.

Get involved by volunteering with AARP South Dakota. We need to fill two openings on our Executive Council, a small group of volunteers who help guide our statewide action plan. We also need to find several Divided We

Fail team leaders to develop a plan to collect stories and pledges across the state. These positions require energy, creativity and an interest in making your community a better place. For more information, e-mail me at sdjennings@aarp.org.

Get answers to strengthen your financial situation by attending a financial security event (see page 1). These free events offer information on saving, protecting and managing your resources to meet financial goals and build a secure future.

Get engaged, get involved and get answers – for you and your family, your neighbor and your community. We need you!

Sarah Jennings serves AARP South Dakota as state director.

**“Take action –
 by signing
 the pledge,
 volunteering
 and attending
 events.”**

Resources

To call or visit online:

South Dakota HelpLine
Dial 2-1-1
www.sd211.org

South Dakota Connect
www.sdconnect.sd.gov

South Dakota Adult Services and Aging
<http://dss.sd.gov/elderlyservices>

South Dakota Long-term Care Partnership Program
<http://ltcpartnership.sd.gov>

AARP Grandparent Information Center
1-888-687-2277
www.aarp.org/grandparents

AARP Driver Safety Program
www.aarp.org/driversafety

South Dakota Department of Tourism
1-800-5-DAKOTA
(1-800-732-5682)
www.travelsd.com

South Dakota Division of Consumer Protection
1-800-300-1986
consumerhelp@state.sd.us
www.state.sd.us/attorney

To read:

To order these free AARP publication and others, call 1-866-542-8172.

Prepare to Care

Smart Investing: Take Charge Before a Bad Deal Takes You

When Employees Become Caregivers

Medicines Made Easy

To watch:

"Mission Retirement"

This five-part DVD from AARP discusses why preparing for retirement is essential. Call 1-888-0678-2277 and ask for stock #C2305.

DIVIDED WE FAIL

A Prescription for Financial Hardship

THE HEALTH OF AMERICANS is at risk, not from new strains of flu, but simply from the inability to pay the bill at the doctor's office, the hospital or the pharmacy. For people who have no health care insurance or whose coverage is inadequate, seeking medical treatment is often a prescription for financial hardship. Their numbers are growing, and South Dakota isn't immune.

A 2007 survey by Public Opinion Strategies found that up to 9 percent of adults in South Dakota are uninsured. That's roughly half the population of Sioux Falls. Cost was the most common reason for being uninsured. Sixty-five percent of uninsured adults in the state are employed, with 16 percent working two or more jobs.

The U.S. Census Bureau reports that more than 47 million Americans went without health insurance in 2006. That's 2.2 million more than the previous year and more than 15 percent of the total population. It also marks the sixth year in a row that the ranks of uninsured have grown.

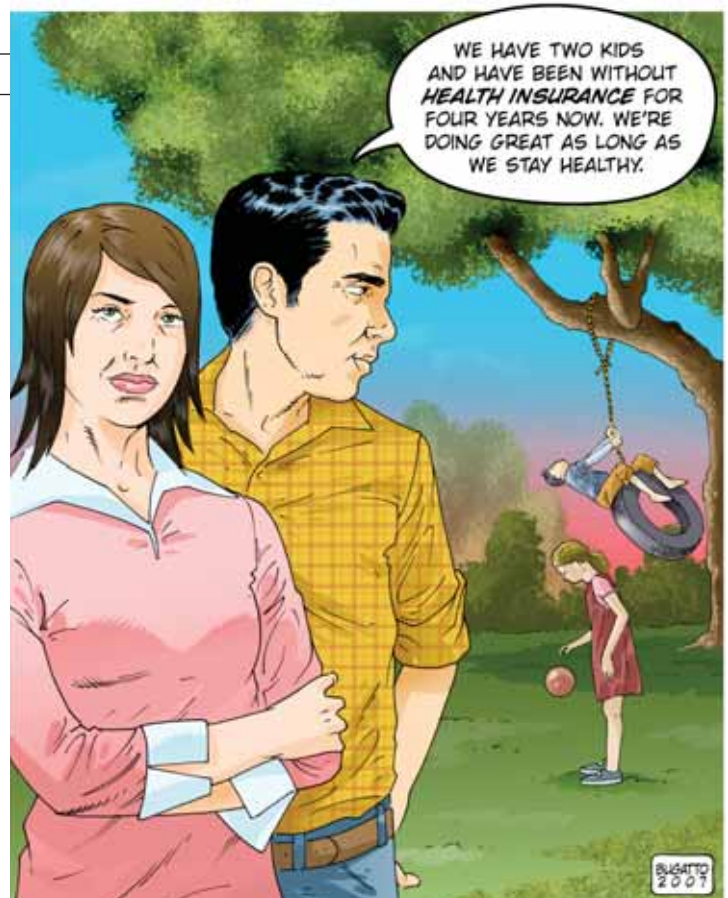
The number of children nationwide not covered by insurance grew in 2006 to 8.7 million, or about 12 percent of all children.

Call for Action in 2008

"The ever-rising number of uninsured should be a clarion call to our leaders to fix our nation's broken health care system," said AARP State Director Sarah Jennings. "As the 2008 elections approach, AARP will keep the pressure on Congress, the president and all who seek public office to ensure their rhetoric is backed by detailed plans."

Combine the estimated 16 million with inadequate coverage with those who have none, and you get more than 63 million people who don't get regular checkups, don't get screened for life-threatening diseases and don't get rapid treatment to prevent an injury from becoming a disability.

Those who argue that emergency rooms provide sufficient backup to regular visits to the doctor ignore massive evidence to the contrary. Preventive care, not emergency treatment, is the most cost-effective investment America can make



in its health. The best indicator that a person will skip preventive care is having no insurance, or not enough. The cost of health insurance is climbing rapidly, says the Kaiser Family Foundation, but wages show only modest growth. Since 2001, premiums for family coverage have risen 78 percent but wages have increased only 19 percent.

Can employers take up the slack? Not at all. The percentage of employers offering health insurance is shrinking, and employers with fewer than 200 workers are leading the way out. Hardest hit are construction, service and agricultural workers, who are the least likely to have health coverage through their jobs.

Take the 'Divided We Fail' Pledge

AARP believes all Americans should have access to affordable, quality health care including prescription drugs, and these costs should not burden future generations. But instead of finding solutions, politicians have stalled, argued and blamed each other. That's why AARP, with other nonprofit and community groups, is stepping up to the challenge with the Divided We Fail initiative. The goal is to provide quality, affordable health care and lifetime financial security for all. To learn more or join our efforts, go to www.dividedwefail.org, read our platform and sign the pledge.

Divided We Fail.org

More than 56 percent of South Dakotans voted in the 2006 midterm elections, compared with 37 percent of voters nationwide.

Learn more about state initiatives: at www.state.sd.us/drr2/reg/insurance, click on "long-term care" at the top right.